

for your **Benefit**



Department of Health and Family Services
Division of Health Care Financing

A newsletter for HIRSP members

Spring 2004

Spring is shaping up ... are you?

The cold, dark days of winter are leaving us for the promise of warmer spring and summer days ahead. Spring, a time when people are feeling more active, is a great time to enact some of those New Year's promises made — the ones about getting into better shape, dropping those few extra pounds, or quitting smoking. This article covers a few ways to put those ideas into action and start the spring in a healthy, positive way.

Obesity is rapidly becoming the number one health concern in America. In Wisconsin, Governor James Doyle is countering this trend with the Governor's Health Challenge, a six-week challenge to motivate children and adults to exercise more. The goal of the Challenge is simple: be active for 30 minutes a day, five days a week, for six weeks. By starting to make intelligent and reasonable changes in

our habits, we can begin to take control of this problem and reap the benefits to our health and well being.

To help with weight management, the two basic elements to keep in mind are *nutrition and physical activity*. Weight management comes down to one simple concept: *calories in* versus *calories out*. That's it. No special diets or pills needed. If we eat more than we burn up, we gain weight. If we burn more than we consume, we lose weight. Here are some ideas to incorporate into your spring plans:

- **Make healthy choices a habit.**
Make a commitment to eat well, move more and get support from family and friends.
- **Remember to be realistic about your goals.** If you try to make too great a change initially, you will set yourself up for failure. Set up smaller, more realistic goals for yourself and add a new challenge each week.
- **Conduct an inventory of your meal/snack and physical activity patterns.** Write down your food choices and activities for a few days and review your eating patterns. What, when, where, and

how you felt may clue you in to your eating patterns.



- **Eat at least five servings of vegetables and fruits per day.** If you are adding these to your diet, try substituting them for the higher calorie foods you may have eaten before.
- **Eat foods that are high in fiber** to help you feel full. Whole grain cereals, vegetables, legumes (lentils and beans), and fruits will fill you up with fewer calories.
- **Prepare your meals and snacks at home.** This is a great way to save some money. When preparing meals, choose low-fat/low-calorie versions of your favorite ingredients and learn how easy it is to substitute. Try using cooking sprays in place of oils and butter or prepare baked potatoes with low-fat blue cheese dressing or plain yogurt.
- **Start using a scale and measuring cup** to serve your food. Most cookbooks and food labels have calories measured by portion size or weight. This bit of knowledge

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Get to know your HIRSP Board of Governors

Ever wonder how policies and operating procedures are determined for the Health Insurance Risk Sharing Plan (HIRSP)? Although HIRSP may appear to operate much like other health insurance, the plan is administered very differently from most commercial health insurance plans.

HIRSP is administered by the Wisconsin Department of Health and Family Services (DHFS) and is governed by state laws, by the DHFS, and by a Board of Governors.

The HIRSP Board of Governors is chaired by the Secretary of the DHFS or the Secretary's designee and consists of 13 individuals. Members include the Commissioner of Insurance or Commissioner's designee and representatives of the following, who are appointed by the Secretary and serve staggered three-

year terms: two participating insurers from nonprofit corporations, two other participating insurers, three health care provider representatives, one representative from an integrated multidisciplinary health system, and four public members, at least one of whom must be a policyholder.

The Board is responsible for approving the program budget prepared by the DHFS, approving administrative contracts, overseeing performance standards for the plan administrator, collecting assessments from insurers, advising the DHFS on choice of coverage, and other duties outlined in state law.

The Board of Governors has established the following HIRSP committees: the Financial Oversight Committee, the Grievance Committee, the Legislative Issues Committee, and the Consumer Affairs Committee.

The following are brief biographies of the people who make up HIRSP's Board of Governors.

Mark Moody, Chairman

Administrator, Division of Health Care Financing
DHFS Secretary Helene Nelson's Chairman Designee

Mr. Moody has been Medicaid Director for Wisconsin since March 2003. As Administrator of the Division of Health Care Financing, he is also responsible for Wisconsin's SCHIP program (BadgerCare), its Pharmacy Plus waiver (SeniorCare), the Food Stamp program in Wisconsin, and Wisconsin's Chronic Disease Aids program.

Eileen Mallow, Assistant Deputy Commissioner

Assistant Deputy, Office of the Commissioner of Insurance

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Spring into action

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becomes useful in estimating the number of calories eaten. Being aware of serving sizes may make it easier to avoid those extra calories.

- Choose snacks that are nutritious and filling. A piece of fruit, cut raw vegetables, or a container of low-fat yogurt are excellent (and portable) choices to tide you over.
- Take your time. Eat only when you are hungry and enjoy the taste, texture, and smell of your meal. Remember that it takes about 15 minutes for your stomach to signal your brain that it is full. And

remember, you do not have to clean your plate.

- If you eat out, remember these important suggestions: Watch your portions. Portion sizes at restaurants are usually more than one serving. Choose smaller portions, have a green salad with low-fat dressing, avoid the sauces, and select meats that are lean, like center cuts. Do not be afraid to take some home for another meal.
- Forgive yourself. If you make a mistake, do not give up. It takes time to learn and incorporate these ideas. Eat a healthier meal next or increase the physical activity to make up those calories.

- Remember physical activity! Aim for 30 minutes at least five days per week. If you are just starting to be physically active, remember that even small increases in activity can provide health benefits. Plan your activities to be two hours after a meal or just before a meal, as exercise helps to lower the appetite. Gradually increase your activity time and try to stay on a schedule.

Take advantage of the warmer, longer days to get into shape. You will feel better and sleep better, too. ■

Dr. James E. Schneider is the Medical Director for HIRSP.

Get to know your Board of Governors

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Ms. Mallow was appointed Assistant Deputy Commissioner of Insurance in November 1999. Her duties at the agency include executive assistance on public policy issues affecting insurance regulation at the state and national level, managing the agency's public information activities, and supervising several fund accounts. From 1995 to 1996, Ms. Mallow served as the director of HIRSP.

Dianne Greenley

Supervising Attorney, Wisconsin Coalition for Advocacy

Ms. Greenley is a supervising attorney at the Wisconsin Coalition for Advocacy, the state's protection and advocacy agency for persons with disabilities. Ms. Greenley was involved in developing the legislation for HIRSP and has served on the board as a public member representing the interests of plan participants since 1980.

Larry Zanoni

Executive Director, Group Health Cooperative of South Central Wisconsin

Mr. Zanoni has been with GHC since its inception and has served as Executive Director since 1988. He is an active member of the Wisconsin Association of Health Plans, for which he has served as Treasurer since 1989. He is also a board member of the Badger Chapter of the American Red Cross, and is an active member of the Downtown Rotary Club.

Claire W. Johnson

General Manager-CEO, Group Health Cooperative of Eau Claire

Mr. Johnson became the first General Manager-Chief Executive Officer of Group Health in 1975 and held that position for more than 20 years. He has served on the Wisconsin Insurance Security Fund Board, the Insurance Commissioner's Task Force on Financial Standards for HMOs, and the HIRSP Board of Governors for the past 15 years. Currently, he chairs the HIRSP Financial Oversight Committee.

Bill G. Smith

State Director, National Federation of Independent Business, Wisconsin Chapter

Mr. Smith is currently the State Director of the National Federation of Independent Business, Wisconsin Chapter. Mr. Smith served as Co-Chair of the 2002 Governor's Small Business Regulatory Reform Task Force and is currently President of the Wisconsin Coalition for Civil Justice, is a member of Governor James Doyle's Economic Growth Council, and is a member of the Governor's Advisory Council on Minimum Wage.

Robert T. Wood

Corporate VP, Government Relations WPS Insurance Corporation

Mr. Wood has served on the HIRSP Board of Governors since December 1986. He has been employed at Wisconsin Physicians Service Insurance Corporation (WPS) since 1977 in various positions. He currently serves as Corporate Vice President,

Government Relations for WPS, in which capacity he is a registered lobbyist in Wisconsin and is responsible for the corporation's state and federal government relations programs and activities.

William Felsing

President and CEO, UnitedHealthcare of Wisconsin, Inc.

Mr. Felsing has been president and chief executive officer of UnitedHealthcare of Wisconsin, Inc., since January 2000. He has been with UnitedHealthcare since 1986. Mr. Felsing has served as president of the Wisconsin Association of Health Plans for two terms. He has served on the HIRSP Board of Governors since 1994, and has also served on the HIRSP Financial Oversight Committee.

Annette Stebbins

Owner, Beaucoup Ideas

Ms. Stebbins has served on the HIRSP Board of Governors for six years. As a policyholder and board member, Ms. Stebbins represents the interests of other HIRSP policyholders. Her work experience includes more than 20 years in media sales, commercial production, talent, and marketing. She currently runs a consulting business, Beaucoup Ideas. Ms. Stebbins is a member of the Madison chapter of TEMPO, an international business organization for women, and has chaired the Henry Vilas Park Zoological Board and the University of Wisconsin Foundation Ophthalmology and Visual Sciences Board. ■

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For Your Benefit seeks to provide information about the Wisconsin Health Insurance Risk Sharing Plan (HIRSP) for HIRSP members and the public.



For Your Benefit is published by the Wisconsin Department of Health and Family Services, Division of Health Care Financing, and circulated free by request. This newsletter is also published on HIRSP's Web site at dhfs.wisconsin.gov/hirsp/. Other information, forms, notifications, and documents are also available on the HIRSP Web site.

You may write to HIRSP at:
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6406 Bridge Rd Ste 18
Madison WI 53784-0018

HIRSP's telephone numbers are:
1-800-828-4777 toll free
1-608-221-4551 in the Madison area

PHC 12765 (04/04)

Bidding process commences for HIRSP administrative services

HIRSP recently released a Request for Proposal (RFP) for the procurement of administrative services for a contract period beginning in January 2005. The RFP is the initial step in a process by which private companies competitively bid to provide administrative services for the HIRSP program.

HIRSP administrative services include: claims processing; customer service; management oversight and financial planning; policyholder, provider, and agent notification; and other services. HIRSP will keep you updated as more information becomes available. ■

We would like to hear from you! If you have ideas or suggestions for articles you would like to see covered in *For Your Benefit*, please send them to the postal address listed at left.